(c) Banks have been advised by the RBI to have a credit deposit ratio of 60 per cent in respect of their rural and semi-urban branches separately on an All-India basis. The credit deposit ratio of nationalised banks as at the end of March 1997, State-wise, as furnished by RBI, is given in the Statement. (*See* below).

Statement

State-wise Credit Deposit (CD) Ratio of Nationalised Banks as at the end of March 1997.

(In Percent)

Haryana	37.7
Himachal Pradesh	22.9
Jammu & Kashmir	21.3
Punjab	35.6
Rajasthan	43.15
Chandigarh	48.3
Delhi	47.2
Arunachal Pradesh	14.1
Assam	37.7
Manipur	80.7
Meghalaya	12.5
Mizoram	14.5
Nagaland	25.2
Tripura	33.2
Bihar	28.60
Orissa	44.0
Sikkim	14.3
West Bengal	41.6
Andaman & Nicobar Islands	17.7
Madhya Pradesh	45.7
Uttar Pradesh	28.9
Goa	24.7
Gujarat	40.7
Maharashtra	69.0
Dadra & Nagar Haveli	17.9
Daman & Diu	15.7
Andhra Pradesh	71.5
Karnataka	63.0
Kerala	38.8
Tamil Nadu	83.7
Lakshadweep	8.8
Pondicherry	42.0
All India	49.8

Collection of Income Tax

2276. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) the total Income Tax revenues collected during 1995-96, 1996-97 and 1997-98 so far, break-up, State-wise; and

(b) the details of twenty top Income Tax defaulters as on 1st April, 1997, 1996 and 1995?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) The figures of Income Tax collected during 1995-96 (State-wise) are given in Annexure. [*See* Appendix 181 Annexure No. 58] The figures relating to 1996-97 and 1997-98 available upto July, 1997 is given in Annexure. [*See* Appendix 181, Annexure No. 58]

(b) The information is given in Anneure. [*See* Appendix 181, Annexure No. 58]

Delay in offer of appointment in the office of the D.G. inspection customs and Central excise

2277. SHRI JAGIR SINGH DARD: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that nominees of Employment Exchanges who were interviewed in the 2nd week of June, 1997 in Group 'D' post in the reserved categories of SC, ST and OBC under the Directorate-General of Inspection, Customs and Central Excise, New Delhi are still awaiting for their offer of Appointment;

(b) if so, upto which specific date, all selection formalities will be completed; and

(c) the action contemplated in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) Interviews were held on 12th, 13th, 16th and 17th June, 1997 by the Directorate General of Inspection to fill up 13 vacant posts of Peons (Group-D) including 2 posts for SC, 1 post for ST, 4 posts for OBC and 6 posts for others in the Directorate General for which candidates were sponsored by the Central Employment Exchange and Directorate of Re-settlement etc., together with 24 candidates having temporary status from NACEN and one each from Directorate of O.&M.S. and office of CDR.

(b) The Central Administrative Tribunal has however directed the Directorate General of Inspection not to declare the results of the interviews and not to make any appointments on the basis of the interviews on a petition filed by one Sh. Vasudev and Others (Temporary Group-D employee of NACEN). In view of the directions given by the CAT, the selection formalities cannot be completed till the vacation of the orders of the CAT.

(c) The Directorate General is taking all steps to get the orders vacated from the CAT.

Banks/NBFCS involved in frauds

2278. PROF. RAM KAPSE: Will the Minister of FINANCE be pleased to state:

(a) the details of banks in Government Sector, Co-operative Sector, other scheduled banks and non-banking Financial Institutions involved in frauds during the last three years ending with 31st May, 1997;

(b) amounts involved in each Bank/NBFCs;

(c) steps taken by Government in respect of each Bank and non-banking financial institution for recovery of money involved and for making payment of deposits to the depositors;

(d) action taken against the persons responsible for the frauds; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATPAL MAHARAJ): (a) to (e) Information readily available relating to bank-wise position of number of frauds edtected in public sector banks and amount involved during the years 1994, 1995 and 1996 is given at Annexure. [*See* Appendix 681 Annexure No. 59] Information readily available relating to number of frauds detected in private sector banks and amount involved therein during the years 1994, 1995 and 1995 (upto March) is given below:

(Amount in Rs. kahs

Year	Number of Frauds	Amount involved
1994	215. .	454
1995	182. .	1451
1996 (upto March	64 . .	241